



Order Filed on March 9, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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*Formed in the State of Florida*

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servicing agent for HSBC Bank USA, National  
Association as Trustee for Deutsche Alt-B  
Securities, Mortgage Loan Trust, Series 2007-  
AB1*

In re:

Claudette Brooks

*aka Claudette Thomas*

Debtor.

Chapter: 13

Case No.: 19-14637-VFP


Hearing Date: January 7, 2021

Judge: Vincent F. Papalia

**ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: March 9, 2021**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Debtor: Claudette Brooks  
Case No.: 19-14637-VFP  
Caption of Order: **ORDER RESOLVING CERTIFICATION OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicing agent for HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2007-AB1 (“Creditor”), and whereas the post-petition arrearage amount was \$34,374.03 as of March 8, 2021, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **442 North Street, Teaneck, NJ 07666** (“Property”) provided that the Debtor complies with the following:

- a. On or before March 19, 2021, the Debtor shall file a modified plan providing for the curing and payment in full of the pre-petition arrearage, as well as the post-petition arrearage and all other amounts due on the underlying loan; and
  - b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the April 1, 2021 payment.
2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If a modified plan in the manner described in Paragraph 1(a) is not filed by March 19, 2021, this Order shall be deemed to grant Creditor immediate relief from the automatic stay under section 362 of the Bankruptcy Code to proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies with respect to the Property.

5. If the Debtor files the modified plan in the manner described in Paragraph 1(a) but subsequently fails to pay either the arrears and/or the contractual payments due to Creditor, and the Debtor fails to cure the payment default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

6. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.